

CHIP Insurance Survey Results – January 2008

Did your child(ren) have health insurance coverage before enrolling in CHIP?

	<150% FPL		>150% FPL		TOTAL	
Yes	82	66%	75	56%	157	61%
No	42	34%	58	44%	100	39%
Total	124	100%	133	100%	257	100%

When Medicaid is not counted as health insurance coverage, number and percentage of child(ren) who had health insurance coverage before enrolling in CHIP.

	<150% FPL		>150% FPL		TOTAL	
Yes	37	30%	40	30%	77	30%
No	87	70%	93	70%	180	70%
Total	124	100%	133	100%	257	100%

If yes, what type of coverage did your child(ren) have?

	<150% FPL		>150% FPL		TOTAL	
Employer-sponsored group health insurance	19	23%	30	39%	49	31%
Private health insurance plan	16	20%	8	11%	24	15%
Medicaid	45	56%	36	47%	81	52%
Other (CA CHIP, UT CHIP, Caring Program of Montana)	1	1%	2	3%	3	2%
Total	81	100%	76	100%	157	100%

Excluding Medicaid, what type of coverage did your child(ren) have?

	<150% FPL		>150% FPL		TOTAL	
Employer-sponsored group health insurance	19	53%	30	75%	49	64%
Private health insurance plan	16	44%	8	20%	24	32%
Other (CA CHIP, UT CHIP, Caring Program of Montana)	1	3%	2	5%	3	4%
Total	36	100%	40	100%	76	100%

Of those families whose children were covered under an employer-sponsored group health insurance plan, their coverage ended:

	<150% FPL		>150% FPL		TOTAL	
Less than one month before enrolling in CHIP	2	10%	3	11%	5	10%
One month before enrolling in CHIP	6	32%	11	41%	17	35%
Two months before enrolling in CHIP	3	16%	3	11%	6	12%
Three months before enrolling in CHIP	0	0%	0	0%	3	6%
Four months before enrolling in CHIP	0	0%	2	7%	2	4%
Five months before enrolling in CHIP	2	10%	1	4%	3	6%
More than six months before enrolling in CHIP	6	32%	7	26%	13	27%
Total	19	100%	27	100%	49	100%

Of those families whose children were covered under an employer-sponsored group health insurance, the reason(s) cited for why coverage ended:

	<150% FPL		>150% FPL		TOTAL	
Employer no longer offered dependent health coverage	2	8%	1	2%	3	5%
Lost health insurance due to change in employment or marital status	16	64%	16	42%	32	51%
Could no longer afford health insurance because of increases in other household expenses	0	0%	4	11%	4	6%
Could no longer afford health insurance because premiums were too expensive	3	12%	6	16%	9	14%
Could no longer afford health insurance because the deductibles/copayments were too high	4	16%	4	11%	8	13%
Voluntarily dropped health insurance because services my child(ren) needed weren't covered	0	0%	2	5%	2	3%
Voluntarily dropped health insurance to apply for CHIP	0	0%	5	13%	5	8%
No longer eligible for Medicaid	0	0%	0	0%	0	0%
Other	0	0%	0	0%	0	0%
Total	25	100%	38	100%	63	100%

Of those families whose children were covered under a private health insurance plan, their coverage ended:

	<150% FPL		>150% FPL		TOTAL	
Less than one month before enrolling in CHIP	0	0%	4	50%	4	17%
One month before enrolling in CHIP	10	67%	1	12.5%	11	48%
Two months before enrolling in CHIP	1	6%	2	25%	3	13%
Three months before enrolling in CHIP	1	6%	0	0%	1	5%
Four months before enrolling in CHIP	0	0%	0	0%	0	0%
Five months before enrolling in CHIP	0	0%	0	0%	0	0%
More than six months before enrolling in CHIP	3	21%	1	12.5%	4	17%
Total <i>*(One respondent did not answer this question.)</i>	15	100%	8	100%	23*	100%

Of those families whose children were covered under a private health insurance plan, the reason(s) cited for why coverage ended:

	<150% FPL		>150% FPL		TOTAL	
Employer no longer offered dependent health coverage	0	0%	0	0%	0	0%
Lost health insurance due to change in employment or marital status	5	24%	1	10%	6	19%
Could no longer afford health insurance because of increases in other household expenses	4	19%	3	30%	7	23%
Could no longer afford health insurance because premiums were too expensive	6	29%	5	50%	11	35%
Could no longer afford health insurance because the deductibles/copayments were too high	3	14%	0	0%	3	10%
Voluntarily dropped health insurance because services my child(ren) needed weren't covered	0	0%	0	0%	0	0%
Voluntarily dropped health insurance to apply for CHIP	3	14%	1	10%	4	13%
No longer eligible for Medicaid	0	0%	0	0%	0	0%
Other	0	0%	0	0%	0	0%
Total	21	100%	10	100%	31	100%

Of those families whose children were covered under Medicaid, their coverage ended:

	<150% FPL		>150% FPL		TOTAL	
Less than one month before enrolling in CHIP	16	34%	10	29%	26	32%
One month before enrolling in CHIP	16	34%	10	29%	26	32%
Two months before enrolling in CHIP	5	11%	2	6%	7	9%
Three months before enrolling in CHIP	0	0%	3	9%	3	4%
Four months before enrolling in CHIP	1	2%	1	3%	2	2%
Five months before enrolling in CHIP	1	2%	3	9%	4	5%
More than six months before enrolling in CHIP	8	17%	5	15%	13	16%
Total	47	100%	34	100%	81	100%

Of those families whose children were covered under Medicaid, the reason(s) cited for why coverage ended:

	<150% FPL		>150% FPL		TOTAL	
Employer no longer offered dependent health coverage	0	0%	0	0%	0	0%
Lost health insurance due to change in employment or marital status	22	52%	14	39%	36	46%
Could no longer afford health insurance because of increases in other household expenses	0	0%	0	0%	0	0%
Could no longer afford health insurance because premiums were too expensive	0	0%	0	0%	0	0%
Could no longer afford health insurance because the deductibles/copayments were too high	0	0%	0	0%	0	0%
Voluntarily dropped health insurance because services my child(ren) needed weren't covered	0	0%	0	0%	0	0%
Voluntarily dropped health insurance to apply for CHIP	0	0%	0	0%	0	0%
No longer eligible for Medicaid	20	48%	22	61%	42	54%
Other	0	0%	0	0%	0	0%
Total * (Three respondents did not answer this question.)	42	100%	36	100%	78*	100%

Of those families whose children were covered under some other type of health insurance plan (CA CHIP, UT CHIP, Caring Foundation of Montana) their coverage ended:

	<150% FPL		>150% FPL		TOTAL	
Less than one month before enrolling in CHIP	1	100%	1	50%	2	66.5%
One month before enrolling in CHIP	0	0%	0	0%	0	0%
Two months before enrolling in CHIP	0	0%	0	0%	0	0%
Three months before enrolling in CHIP	0	0%	0	0%	0	0%
Four months before enrolling in CHIP	0	0%	0	0%	0	0%
Five months before enrolling in CHIP	0	0%	0	0%	0	0%
More than six months before enrolling in CHIP	0	0%	1	50%	1	33.5%
Total	1	100%	2	100%	3	100%

Of those families whose children were covered under some other type of health insurance plan, the reason(s) cited for why coverage ended:

	<150% FPL		>150% FPL		TOTAL	
Employer no longer offered dependent health coverage	0	0%	0	0%	0	0%
Lost health insurance due to change in employment or marital status	0	0%	0	0%	0	0%
Could no longer afford health insurance because of increases in other household expenses	0	0%	0	0%	0	0%
Could no longer afford health insurance because premiums were too expensive	0	0%	0	0%	0	0%
Could no longer afford health insurance because the deductibles/copayments were too high	0	0%	0	0%	0	0%
Voluntarily dropped health insurance because services my child(ren) needed weren't covered	0	0%	0	0%	0	0%
Voluntarily dropped health insurance to apply for CHIP	0	0%	0	0%	0	0%
No longer eligible for Medicaid	0	0%	0	0%	0	0%
Other – Both moved to Montana from out-of-state	0	0%	2	100%	2	100%
Total <i>(One respondent did not answer this question.)</i>	0*	0%	2	100%	2*	100%